

CONSUMER FINANCE



Consumer Finance

G Thomas



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have enough money saved to pay for them According to the Federal Reserve Bank of New York mortgage debt is by far the largest type of debt for households accounting for approximately 67% of household debt Student debt is the second largest household debt followed by auto loans and credit cards Consumer financial markets generally share similar market dynamics In all of these markets consumers often act in similar ways when making financial decisions and firms tend to act in comparable ways to attract consumers Therefore the government tends to consider similar policy interventions when regulating in these markets Competitive free markets generally lead to efficient distributions of goods and services to maximize value for society Yet sometimes free markets are inefficient when particular issues arise Common issues in consumer financial markets include 1 information asymmetries between financial firms and consumers and 2 behavioral biases that predictably bias consumers when making financial decisions In these cases government policy can potentially correct market failures to bring the market to a more efficient outcome maximizing social welfare In consumer finance three types of policy interventions are common 1 standardized consumer disclosures 2 regulation to prevent deceptive unfair or abusive financial institution practices and 3 regulation to prevent discrimination in consumer lending markets Yet policymakers need to be aware of unintended consequences of proposed policies and often find it challenging to determine whether a policy intervention will help or harm a particular market s efficiency In response to the 2007 2009 financial crisis the 2010 Dodd Frank Wall Street Reform and Consumer Protection Act DoddFrank P L 111 203 established the Bureau of Consumer Financial Protection CFPB to implement and enforce federal consumer financial law while ensuring consumers can access financial products and services The CFPB s authorities fall into three broad categories rulemaking writing regulations to implement laws under its jurisdiction supervision the power to examine and impose reporting requirements on financial institutions and enforcement of various consumer protection laws and regulations The CFPB generally has regulatory authority over providers of an array of consumer financial products and services The major consumer financial markets include mortgage lending student loans automobile loans credit cards and payments payday loans and other credit alternative financial products and checking accounts and substitutes In addition two important market structures allow these consumer financial products to be offered 1 the consumer credit reporting system and 2 the debt collection market These aspects of the consumer credit system facilitate the pricing of credit offers and the resolution of delinquent consumer credit products for most consumer credit markets

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Harlan V. Capital Financial Services, Inc., No. 5 ,1980

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